

**Information to identify the case:**

Debtor 1	Richard Perry	Social Security number or ITIN xxx-xx-3632
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jessica Perry	Social Security number or ITIN xxx-xx-8974
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-20409-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard Perry

Jessica Perry  
aka Jessica Serrano

10/9/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Richard Perry

Jessica Perry

Debtor(s)

Case No. 19-20409-SLM

Chapter 7

District/off: 0312-2

User: admin

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Date Rcvd: Oct 09, 2020

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Richard Perry, Jessica Perry, 1158 Kennedy Blvd, Bayonne, NJ 07002-3124
aty	+ Muscarella, Bochet, Edwards & D'Alessandro, PC, Muscarella, Bochet, Edwards & D'Alessandro, 10-04 River Road, Fair Lawn, NJ 07410-1433
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
518346211	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518261889	+ Brinks Home Security, Dept CH 8628, Palatine, IL 60055-0001
518976330	+ Disney Global Mobility, 500 S. Buena Vista St, Burbank, CA 91521-0001
518261894	+ Jersey City Medical Center, PO Box 28949, New York, NY 10087-8949
518261899	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518286111	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2020 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 09 2020 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: HNDA.COM	Oct 10 2020 01:43:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
518261886	EDI: HNDA.COM	Oct 10 2020 01:43:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
518293459	EDI: HNDA.COM	Oct 10 2020 01:43:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518261887	+ EDI: BANKAMER.COM	Oct 10 2020 01:38:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518261888	+ EDI: TSYS2.COM	Oct 10 2020 01:38:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518261890	+ EDI: CAPITALONE.COM	Oct 10 2020 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518334304	+ EDI: AIS.COM	Oct 10 2020 01:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518261892	EDI: DISCOVER.COM	Oct 10 2020 01:38:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518261891	+ EDI: NAVIENTFKASMDOE.COM	Oct 10 2020 01:38:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518272711	EDI: DISCOVER.COM	Oct 10 2020 01:38:00	Discover Bank, Discover Products Inc, PO Box

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518261893	+ Email/Text: ebn@rwjbh.org	Oct 09 2020 22:07:00	3025, New Albany, OH 43054-3025
518261895	+ Email/Text: bankruptcy@lightstream.com	Oct 09 2020 22:07:00	Jersey City Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518261896	+ EDI: NAVIENTFKASMSERV.COM	Oct 10 2020 01:38:00	Lightstream, Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3201
518377388	EDI: NAVIENTFKASMSERV.COM	Oct 10 2020 01:38:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518381426	EDI: PRA.COM	Oct 10 2020 01:38:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518261897	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 09 2020 22:07:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518319177	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 09 2020 22:07:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518285861	+ EDI: STF1.COM	Oct 10 2020 01:38:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
518261898	+ Email/Text: bankruptcy@lightstream.com	Oct 09 2020 22:07:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518261900	EDI: TFSR.COM	Oct 10 2020 01:38:00	Suntrust, 303 Peachtree Street, Atlanta, GA 30308-3208
518363622	+ Email/Text: peritus@ebn.phinsolutions.com	Oct 09 2020 22:07:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518261901	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 09 2020 22:06:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
			Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Jessica Perry, 1158 Kennedy Blvd, Bayonne, NJ 07002-3124

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed

District/off: 0312-2

User: admin

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**below:**

**Name**

**Email Address**

Barbara Edwards

on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com NJ48@ecfcbis.com

Barbara Edwards

bedwardstrustee@aol.com NJ48@ecfcbis.com

Denise E. Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard Perry Fitz2Law@gmail.com

Nicholas Fitzgerald

on behalf of Joint Debtor Jessica Perry Fitz2Law@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

**TOTAL: 8**